

EXHIBIT O

**Waterhouse**

TD Waterhouse Investor Services, Inc.
100 Wall Street • New York, NY 10005
tdwaterhouse.com

IRA ACCOUNT APPLICATION**REDACTED**TRADITIONAL **ROTH**

- PLEASE PRINT your information in blue/black ink and do not use white-out.
- Complete all required sections of this form and include applicable signatures to avoid delays in processing your application. If you need assistance, call 1-800-934-4448 to speak with a retirement specialist.
- Make checks payable to: TD Waterhouse.
- PLEASE DO NOT use this form for Rollover, SEP IRA, SIMPLE IRA, or Coverdell Education Savings Accounts. To request these forms, please call 1-800-934-4448, or visit us online at tdwaterhouse.com.

1 ACCOUNT DESIGNATION: PLEASE CHECK IF APPROPRIATE
I plan to trade at least 30 times every 90 days. Please enroll me in TD Waterhouse TradeCentral, built for active traders. ☐ Yes
TradeCentral is free for customers who maintain a minimum of 30 trades on a rolling 90-day basis, otherwise monthly charges may apply. For complete details, please visit tradecentral.com, or call us at 1-800-934-4441.

2 ACCOUNT HOLDER: COMPLETE ALL THE INFORMATION BELOW FOR THE PRIMARY ACCOUNT HOLDER

Name: Mr. / Mrs. / Ms. / Dr. First: <u>Joseph M. Last: Welch</u>	Date of Birth: REDACTED	Country of Citizenship other than U.S. (Include copy of passport & a recent copy of a bank or brokerage statement):
Where would you like your mail sent? <input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> P.O. Box	Driver's License/Passport Number: REDACTED	Education: REDACTED State/Country: REDACTED Marital Status: REDACTED # of Dependents: REDACTED
Home Address: REDACTED	Social Security/Taxpayer ID Number: REDACTED	Name of Bank Reference: REDACTED
City/State/Zip Code: REDACTED	Employer (If not employed, indicate if retired, student, etc.): REDACTED	Name of Broker Reference: REDACTED
F.O. BOX ADDRESS: (Must provide home address even if you use a P.O. Box or Business Address for mailing)	Occupation: REDACTED	Are you, or an immediate family member, a director, 10% shareholder, or a policy-making officer of a publicly traded company? REDACTED
City/State/Zip Code: REDACTED	Employer Street Address: REDACTED	Are you employed by a Broker/Dealer? REDACTED
Daytime Phone Number: Where should we contact you? REDACTED	Employer City/State/Zip Code: REDACTED	REDACTED
Here is my e-mail address: (Must provide to trade online) REDACTED		

3 FINANCIAL INFORMATION (OPTIONAL INFORMATION)

Annual Income REDACTED	000 or more	Federal Tax Rate REDACTED %
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Liquid Net Worth Cash, Stocks, etc.	REDACTED	999
Total Net Worth Not including residence	<input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000-\$499,999 <input type="checkbox"/> \$500,000-\$999,999

4 INVESTMENT OBJECTIVES (OPTIONAL INFORMATION)

Return Objective <input type="checkbox"/> Capital Growth <input type="checkbox"/> Current Income <input type="checkbox"/> Current Income & Capital Appreciation	Risk Profile <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive	Speculation <input type="checkbox"/> Yes <input type="checkbox"/> No
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5 INVESTMENT EXPERIENCE (OPTIONAL INFORMATION)

	Stocks	Options	Mutual Funds	Bonds	Commodities
Average Number of Trades per Year					
Trading Since (yyyy)					

6 ACCOUNT ACTIVITIES

A. Would you like to enroll in the Dividend Reinvestment Program? ☐ Yes ☐ No

B. We also offer you the choice to conduct business in: ☐ Chinese

TD WATERHOUSE USE ONLY

Branch Manager Name: <u>Kevin Bragerton</u>	TDW Acct. No.: REDACTED
Branch Manager Signature: <u>Kevin Bragerton</u>	Date: <u>12/17/07</u>

7 PLEASE SELECT THE TYPE OF IRA YOU WANT (SELECT ONLY ONE TYPE OF ACCOUNT)

☐ **TRADITIONAL IRA**

☐ New contribution. (Make your check payable to TD Waterhouse, which is a contribution for the _____ tax year.)

☐ Transfer of existing traditional IRA from another financial institution. (Also complete and attach the Account Transfer Form.)

☐ Funds you have withdrawn from another institution. (Assets you've withdrawn from a traditional IRA within the past 60 days.)

☒ **ROTH CONTRIBUTORY IRA**

☒ New contribution. (Make your check payable to TD Waterhouse, which is a contribution for the _____ tax year.)

☐ Transfer of existing Roth Contributory IRA from another financial institution. (Also complete and attach the Account Transfer Form.)

☐ Funds you have withdrawn from another institution. (Assets you've withdrawn from a Roth Contributory IRA within the past 60 days.)

☐ **ROTH CONVERSION IRA** Eligibility to convert your traditional IRA to a Roth IRA is based on income limits. I understand that this rollover conversion request will be processed promptly upon receipt by TD Waterhouse Retirement Plans Operations, and that TD Waterhouse assumes no liability for the timing of such conversion and related tax consequences.

☐ Convert current TD Waterhouse traditional IRA: _____ (account number) (A new account number will be assigned.)

If only a portion of your current IRA is to be converted, please attach a separate sheet identifying which assets are to be moved.

A. Federal Withholding

☐ I do not want Federal Income Tax withheld from my distribution.

☐ I do want Federal Income Tax withheld from my distribution. Ten percent (10%) of the distribution will be withheld. If you want a percentage greater than 10% withheld, please indicate percentage OR dollar amount.

% _____ OR \$ _____

B. State Withholding

☐ I do not want State Income Tax withheld from my distribution.

☐ I do want State Income Tax withheld from my distribution.

NAME OF STATE: _____

% _____ OR \$ _____

NOTE: Available to applicable states for one-time payments only.
(CA, GA, IA, ME, MA, MO, VA, KS, OK, OR, VT, NJ, ND, AK, PA, IN, OH, CT, NC, UT, MD, RI, AL)

TD WATERHOUSE USE ONLY
New Roth IRA Account Number: _____

☐ Transfer of existing Roth Conversion IRA from another financial institution. (Also complete and attach the Account Transfer Form.)

☐ Funds you have withdrawn from another institution. (Assets you've withdrawn from a Roth Conversion IRA within the past 60 days.)

☐ Funds you have withdrawn from another institution. (Assets you've withdrawn from a traditional IRA within the past 60 days.)

PLEASE NOTE: All credit balances will automatically be swept daily into a TD Waterhouse Bank, N.A. FDIC-insured money market account.

8 DESIGNATE YOUR BENEFICIARY(IES)*

Name and Address	Birth Date	Social Security #	Relationship	Type of Beneficiary	Share (%)
Welch Living Trust	REDACTED	REDACTED	trust	<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Contingent	100%
				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
				<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	

*PLEASE NOTE: Type of beneficiary is required. The total percentages for primary beneficiaries must equal 100%. The total percentages for contingent beneficiaries must equal 100%. If additional space is required, please attach a separate sheet with additional beneficiaries.

☐ I have attached a separate sheet with additional beneficiaries.

9 REFERRAL (IF YOU WERE REFERRED BY AN EXISTING TD WATERHOUSE CUSTOMER, PLEASE PROVIDE THE FOLLOWING INFORMATION SO THAT WE MAY THANK THEM)

Individual's Name	If not referred by an individual, please let us know how you heard about TD Waterhouse. <input type="checkbox"/> Television <input type="checkbox"/> Newspaper <input type="checkbox"/> Magazine <input type="checkbox"/> Radio <input type="checkbox"/> Online
Address and Phone Number	

10 AGREEMENT TO TERMS

By signing this Agreement, I acknowledge that: I agree to read and be bound by the terms of the TD Waterhouse Investors Services, Inc. ("TDW") Account Agreement Booklet containing the IRA Account Application and Disclosure Statement, as currently in effect and as amended from time to time, which will be provided to me when the account is opened. If I do not receive or understand the Agreement Booklet, I will notify TDW. I also understand that I have the right to cancel my IRA within seven (7) days from the date I receive the TDW Account Agreement Booklet containing the IRA Account Application and Disclosure Statement. I acknowledge that TDW does not provide legal or tax advice, and will not advise me concerning the nature, potential value, or suitability for me of any unsolicited security transaction or investment strategy. I acknowledge and understand that I have the right to direct the investment and reinvestment of the contributions to my Account and hereby appoint TDW as my agent to execute directions, as Broker, under the terms of the IRA Account Application. I hereby establish a TD Waterhouse Bank Self-Directed IRA Account Application, and certify the accuracy of all information provided, in each case effective upon acceptance by TD Waterhouse Bank. In the case of a rollover contribution, I irrevocably elect to treat this as such, as stated in the Rollover IRA's section of the IRA Account Application.

I acknowledge that TDW will verify the information I provide on this application through a third-party provider in accordance with federal law. I authorize TDW to make inquiries for the purpose of verifying my identity and my creditworthiness and to provide information regarding my performance under these agreements to credit reporting agencies and to its affiliates. I understand that upon my request, TDW will tell me whether a credit report was requested and provide the name and address of the agency that furnished it.

AGREEMENT TO ARBITRATE CONTROVERSIES: This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement the parties agree as follows: 1. Arbitration is final and binding on the parties. All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed; 2. The parties are waiving their right to seek remedies in court, including the right to jury trial. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited; 3. Pre-arbitration discovery is generally more limited than and different from court proceedings. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings; 4. The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited. The arbitrators do not have to explain the reason(s) for their award; 5. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry; 6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court; 7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

I agree that any controversy relating to any of my accounts or any agreement that I have with you will be submitted to arbitration conducted only under the provisions of the Constitution and Rules of the New York Stock Exchange, Inc. or pursuant to the Code of Arbitration of the National Association of Securities Dealers, Inc. Arbitration must be initiated by service upon the other party of a written demand for arbitration or notice of intention to arbitrate. Judgment, upon any award rendered by the arbitrator, may be entered in any court having jurisdiction. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until (i) the class certification has been denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Under penalties of perjury, I certify (1) that the Social Security/Taxpayer ID Number shown on this form is correct, (2) that I am not subject to backup withholding under the provisions of the Internal Revenue Code, and (3) that I am a U.S. person (including a U.S. resident alien). (If you have been notified that you are subject to backup withholding and have not been notified that this backup withholding has been terminated, you must strike out (2) in the preceding sentence.) This certification is required by U.S. government regulation.

PLEASE COMPLETE ALL REQUIRED SECTIONS BEFORE SIGNING		FOR INTERNAL USE ONLY	
<input checked="" type="checkbox"/> Joseph M. Welch	Date 12/27/2009	CUSTODIAN ACCEPTANCE: TD WATERHOUSE BANK BY: _____	
Account Holder Signature		Signature	Date

Accounts are carried by National Investor Services Corp., an affiliate of TD Waterhouse Investor Services, Inc. Custodian for Retirement Plan Accounts: TD Waterhouse Bank, N.A., an affiliate of TD Waterhouse Investor Services, Inc.

TD Waterhouse Investor Services, Inc. Member NYSE/SIPC. Access to services and your account may be affected by market conditions, system performance, or for other reasons.